

Fill in this information to identify the case:

Debtor 1 Valinda Ward

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Texas

Case number 15-30049

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: SRP 2013-1 LLC

Court claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account:

9 8 9 1

Date of payment change:

Must be at least 21 days after date 08/01/2018 of this notice

New total payment: \$ 570.93
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

 No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 32.43

New escrow payment: \$ 35.19

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

 No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

 No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Valinda Ward

Debtor 1

First Name _____ Middle Name _____ Last Name _____

Case number (if known) 15-30049**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Angela Kristen Viale

Signature

Date 06/26/2018

Print:	<u>Angela</u>	<u>Kristen</u>	<u>Viale</u>	Title <u>Bankruptcy Asset Manager</u>
	First Name	Middle Name	Last Name	
Company	<u>SN Servicing Corporation</u>			
Address	<u>323 5th Street</u>			
	Number	Street		
	<u>Eureka</u>	<u>CA</u>	<u>95501</u>	
	City	State	ZIP Code	
Contact phone	<u>800-603-0836</u>		Email <u>bknotices@snsc.com</u>	

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836

Final

Analysis Date: June 19, 2018

VALINDA WARD
 27106 SEAHORSE LN
 MAGNOLIA TX 77355

Loan: [REDACTED]

Property Address:
 27106 SEAHORSE LANE
 MAGNOLIA, TX 77355

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Aug 2017 to July 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Aug 01, 2018:		Escrow Balance Calculation	
Principal & Interest Pmt:		535.74	535.74	**	Due Date:	Jun 01, 2018
Escrow Payment:		32.43	35.19		Escrow Balance:	1,037.20
Other Funds Payment:		0.00	0.00		Anticipated Pmts to Escrow:	64.86
Assistance Payment (-):		0.00	0.00		Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:		0.00	0.00		Anticipated Escrow Balance:	\$1,102.06
Total Payment:		\$568.17	\$570.93			

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Aug 2017	32.43	30.46		*	Starting Balance	259.44	1,022.80
Sep 2017	32.43	30.46		*		291.87	1,053.26
Oct 2017	32.43	30.46		*		324.30	1,083.72
Nov 2017	32.43	30.46		*		356.73	1,114.18
Nov 2017				422.22	* County Tax	389.16	1,144.64
Dec 2017	32.43	30.46		*		389.16	722.42
Jan 2018	32.43	30.46	389.16		* County Tax	421.59	752.88
Feb 2018	32.43	60.92		*		64.86	783.34
Mar 2018	32.43	30.46		*		97.29	844.26
Apr 2018	32.43	30.46		*		129.72	874.72
Apr 2018		67.16			* Escrow Only Payment	162.15	905.18
May 2018	32.43	32.43				162.15	972.34
Jun 2018	32.43	32.43				194.58	1,004.77
Jul 2018	32.43			*		227.01	1,037.20
					Anticipated Transactions	259.44	1,037.20
Jun 2018		32.43					1,069.63
Jul 2018		32.43					1,102.06
	\$389.16	\$501.48	\$389.16	\$422.22			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$389.16. Under Federal law, your lowest monthly balance should not have exceeded \$64.86 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are

silent on this issue. Your actual lowest monthly balance was greater than \$64.80. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

Analysis Date: June 19, 2018

VALINDA WARD

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Starting Balance	Anticipated
Aug 2018	35.19			1,102.06	351.83
Sep 2018	35.19			1,137.25	387.02
Oct 2018	35.19			1,172.44	422.21
Nov 2018	35.19	422.22	County Tax	1,207.63	457.40
Dec 2018	35.19			820.60	70.37
Jan 2019	35.19			855.79	105.56
Feb 2019	35.19			890.98	140.75
Mar 2019	35.19			926.17	175.94
Apr 2019	35.19			961.36	211.13
May 2019	35.19			996.55	246.32
Jun 2019	35.19			1,031.74	281.51
Jul 2019	35.19			1,066.93	316.70
				1,102.12	351.89
	\$422.28			\$422.22	

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$70.37. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$70.37 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$1,102.06. Your starting balance (escrow balance required) according to this analysis should be \$351.83. This means you have a surplus of \$750.23. **(The amount of surplus only exists if the loan is current, the analysis gives a projected coverage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be \$422.22. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	35.19
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$35.19</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

1 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
2 Kristin A. Zilberstein (SBN 200041)
3 Jennifer R. Bergh, Esq. (SBN 305219)
4 LAW OFFICES OF MICHELLE GHIDOTTI
5 1920 Old Tustin Ave.
6 Santa Ana, CA 92705
7 Ph: (949) 427-2010
8 Fax: (949) 427-2732
mghidotti@ghidottilaw.com

7 Authorized Agent for Creditor
8 SRP 2013-1 LLC

9 UNITED STATES BANKRUPTCY COURT

10 SOUTHERN DISTRICT OF TEXAS – HOUSTON DIVISION

11
12 In Re:) CASE NO.: 15-30049
13 Valinda Ward,)
14 Debtors.) CHAPTER 13
15)
16)
17)
18)
19)
20

21 **CERTIFICATE OF SERVICE**

22 I am employed in the County of Orange, State of California. I am over the age of
23 eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave.,
24 Santa Ana, CA 92705.

25 I am readily familiar with the business's practice for collection and processing of
26 correspondence for mailing with the United States Postal Service; such correspondence would
27 be deposited with the United States Postal Service the same day of deposit in the ordinary
28 course of business.

1 On July 9, 2018 I served the following documents described as:

2 • **NOTICE OF MORTGAGE PAYMENT CHANGE**

3 on the interested parties in this action by placing a true and correct copy thereof in a sealed
 4 envelope addressed as follows:

5 (Via United States Mail)

Debtor Valinda Ward 27106 Seahorse Lane Magnolia, TX 77355	Chapter 13 Trustee William E. Heitkamp Office of Chapter 13 Trustee 9821 Katy Freeway Ste 590 Houston, TX 77024
Debtor's Counsel Reese W Baker Baker & Associates 950 Echo Lane Suite 200 Houston, TX 77024	U.S. Trustee US Trustee Office of the US Trustee 515 Rusk Ave Ste 3516 Houston, TX 77002

15 xx (By First Class Mail) At my business address, I placed such envelope for deposit with
 16 the United States Postal Service by placing them for collection and mailing on that date
 following ordinary business practices.

17 _____ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the
 18 Eastern District of California

19 xx (Federal) I declare under penalty of perjury under the laws of the United States of
 20 America that the foregoing is true and correct.

21 Executed on July 9, 2018 at Santa Ana, California

22 /s / Lora Amundson
 23 Lora Amundson

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